



A MESSAGE FROM THE CHIEF OF STAFF

Greetings Retired Soldiers, Surviving Spouses and Families,

This edition of *Army Echoes* coincides with the ninth anniversary of the terrorist attacks of 9/11, as well as our Annual Army Symposium and Veterans Day — three defining occasions for the Soldiers, Families and Civilians of our Army.

Since the attacks of 9/11, our Army has been taking the fight to our Nation's enemies in Afghanistan, Iraq and elsewhere, liberating millions oppressed by tyrannical governments abroad while continuing to ensure the safety and security of American people at home. This year we have drastically reduced our forces in Iraq — now at 50,000 — and shifted our main effort to Afghanistan to ensure we disrupt, dismantle, and defeat Al Qaeda and its extremist allies and to prevent its return and reverse Taliban momentum. To do this, we surged more than 22,000 additional Army troops to Afghanistan. They are on the ground and making a difference in our operations there.

Since 2001, we have significantly grown and drastically transformed our Army to meet

To expand our services and support to all our Veterans and Wounded Warriors, recently, the DOD and VA collaborated to provide a one-stop, online portal to access information and apply for benefits and related services. Called "eBenefits," this portal is an invaluable resource that, among other things, allows users to apply for benefits, check the status of compensation and pension claims, obtain copies of military personnel records, and get connected to MyHealtheVet. Register for eBenefits at www.eBenefits.va.gov and take full advantage of this resource.

the challenges of the 21st-Century security environment. And, because our Army has borne the burdens of this war, we continue to focus on doing everything we can to sustain our Soldiers, Families and Civilians — including increasing dwell, improving quality of life and support services on our installations, and building resilience in the force by institutionalizing the Comprehensive Soldier Fitness Program.

In late October, we will again gather in Washington for our annual Army Symposium where we will discuss our Army's many accomplishments over the past year and where we are going in the future. We will also have forums for our Army Families and Survivors where we will provide information on support programs, answer questions and gather information from you on where we can improve the services we provide. I encourage you to attend the symposium and be an active participant in these forums. Your input is vital to ensuring we provide comprehensive services that are commensurate with the quality of service of our Army Families and Survivors.

This Veterans Day, we celebrate the proud legacy of service and sacrifice by the Soldiers of America's Army — the Strength of the Nation since 1775. This year, we pay homage, in particular, to our Korean War Veterans — those of you who, 60 years ago, fought the first "hot" conflict of the Cold War.



Outnumbered, fighting a determined enemy, on unforgiving terrain, in inhospitable weather — our Korean War Veterans pushed the attacking Communist forces back across the 38th Parallel and preserved the integrity of our South Korean ally — contributing to the unmatched legacy of the American Army as a force that stands against tyranny, protects the weak and champions freedom.

Just as with the Soldiers of yesterday, the Soldiers of today are performing magnificently. As I travel around the Army, I continue to be impressed with the quality of our Soldiers, Families and Civilians — they truly are the best in the world and the Strength of our Nation. As we continue to restore balance to an Army stressed and strained by nine years of war, your continued support of each other and the next generation of Army leaders will be vital to our success. I encourage you to reach out to fellow Veterans and to our Army's Surviving Spouses and Wounded Warriors.

Thank you for what each and every one of you continue to do for our Army and our Nation. Army Strong!

George W. Casey, Jr.
General, United States Army
Chief of Staff

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ECHOES

A Message from the Chief, Army Retirement Services

Greetings Retired Soldiers, Surviving Spouses and Family Members,

This time last year, I told you that we were looking forward to publishing a major revision of our Army Regulation (AR) 600-8-7 (Retirement Services Program). As you'll read on page 3, this regulation was published in June. Now our RC Soldiers and their Families, RC commanders and NCO leaders have a published set of guidelines to help prepare them for retirement.

I also told you that we were developing training programs for the 54 ARNG state/territories, and the USARC regional readiness commands. I am happy to report success in that endeavor. In March, my office and the National Guard successfully conducted the "first ever" National Guard Retirement Services training, which included training and certifying 175 Survivor Benefit Plan (SBP) counselors.

This year, the Human Resources Command (HRC) has been transitioning from separate offices in St. Louis, Indianapolis and Alexandria, VA to one headquarters at Ft Knox, KY. For

many members of that team that move has prompted their own retirements. This includes Steve Welch of HRC-St. Louis who has served as a Soldier and civil servant for 46 years and who became an adjunct member of our RSO team last year. Steve and those who remain in St. Louis will continue to serve you through December. Sheila Dorsey is putting together a Retirement Services team at Ft Knox. You'll notice that we're publishing the Ft Knox contact information for that office and several others on our Directory page. If you keep a copy of this page, be sure to replace it with the new one.

Last year at this time, the Department of Veterans Affairs opened the Alexandria Community Based Outpatient Clinic in Alexandria, MN. While all Veterans' support is important to us, this clinic is especially dear to us since it will be named this September in honor of Max Beilke, the RSO Deputy Chief who died on 9/11. Thanks to the efforts of Max's Family and friends, Congress who passed the bill renaming the facility and the President who signed the law, Minnesota Veterans will continue to remember Max.

I also remember Gary Smith, the RSO Chief who died on 9/11, whenever I attend a meeting of the Army & Air Force Exchange (AAFES) Retiree Advisory Council (ARAC). Gary was one of the first members of this group when it started in 1997. Back then, AAFES wanted to find out how they could better serve the fastest growing segment of their customer base — retirees and their Families. To accomplish that, they gathered representatives of Army and Air Force retirees from both official offices like ours and our Air Force

counterpart as well as those representing retirees and Families as part of military-related organizations.

At the end of July, I attended the annual ARAC meeting in Dallas, TX. As you would expect, the AAFES team continues to work very hard for its 12.3 million eligible patrons (1.553M active duty personnel and 6.726M Family members; 2.36M retirees; 1.219M Guard/Reserve members; and 521K civilians). Sales as of June 2010 have topped \$4.4B. Last year, AAFES paid \$262M in MWR dividends back to military installations; including \$157.2M to the Army.

AAFES continues to support the Retiree Appreciation Days and the annual Still Serving Campaign. This year they are expanding their outreach to Military Retirement Communities. From National Guard & Reserve weekends, to Military Spouse events, AAFES is there to provide exchange information and encourage customers to rediscover the value of AAFES. Through stores, online, and a wide variety of additional services, AAFES continues to expand offerings to improve our quality of life.

AAFES is investing in the future of its customers. In addition to the 109 capital projects completed over the last five years at a cost of almost \$1B, there are 102 more projects valued at over \$1B that will be completed between 2010 through 2015. Freedom Crossing at Ft Bliss is the first lifestyle center project. It will resemble a small town Main Street, offering not only the exchange, MCSS, Class Six, name brand fast foods and Commissary, but also additional shopping, casual dining and a multiplex theater. The results will be modern, attractive facilities that will offer great products in a warm, relaxing Family atmosphere. Lastly, AAFES is keenly aware of the universally competitive marketplace we are in. Accordingly for those of you not close to a PX, they offer an amazing array of products that you can order online. Go to www.aafes.com and see what is available. It's your store — use it and you will save money.

As always, remember and pray for our Soldiers and their Families. They stand guard for us every day!

It is my honor to serve you! Keep chargin!!

John W. Radke
Chief, Army Retirement Services
COL, USA Retired

Army Echoes is an authorized bulletin published three times a year, IAW AR 600-8-7. Its purpose is to keep retired Soldiers, surviving spouses and Families informed of their rights and privileges, to update them of developments in the Army, and to inspire goodwill and a desire to support the Army in the civilian community. Inquiries/comments about *Echoes* should be sent to Editor, *Army Echoes*, HQDA DAPE-HR-RSO, 200 Stovall St. Alexandria, VA 22332-0470. E-mail: Laura.Paul@us.army.mil. Direct all other questions to your Retirement Services Officer (see pg. 13). See pg. 15 for how to change your address for *Echoes*.

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Retirement Services – One Program for Active, Reserve, Guard

The newly revised Army Retirement Services Program regulation, AR 600-8-7, marks a milestone for retiring and Retired Soldiers and for Army Retirement Services. The regulation reflects the expanded Retirement Services mission — to serve ALL retiring and Retired Soldiers — Active, Reserve and Guard.

For the first time, this regulation includes chapters explaining Army National Guard and Army Reserve Retirement Services policy. The regulation also now states that the opportunity to participate in a retirement ceremony should be provided to Soldiers, regardless of component.

“The Army has the best Retirement Services Program in DoD. Full-time Retirement Services Officers (RSOs) serve retiring and Retired Soldiers, Families and Surviving Spouses at every major Army installation,” John Radke, Chief of Army Retirement Services, commented. “But until we can ensure that every retiring and Retired Guard and Reserve Soldier receives the same excellent service as their active duty counterparts, we have not reached our goal.”

The rewritten regulation is just one step in the expansion of Retirement Services. The HQDA Army Retirement Services team

now includes a Reserve Liaison Officer and a National Guard Liaison Officer. These team members have produced two Retirement Guides which can be found in the Reserve and National Guard section of the Army Retirement Services Homepage at www.armyg1.army.mil/rso/rngr.asp. The National Guard and Army Retirement Services collaborated on another first — the first National Guard Retirement Services Workshop, held in Savannah, GA, from Mar. 1-5. One highlight of the event was the training and certifying of 175 Guard personnel as Reserve Component Survivor Benefit Plan (RCSBP) and Survivor Benefit Plan (SBP) counselors. Trained and certified counselors are vital to retiring Guard Soldiers and their Families since an RCSBP/SBP election is the only way for retired pay to be allocated to survivors after the death of the Retired Soldier.

The regulation is available online at www.apd.army.mil/pdf/files/r600_8_7.pdf.

“The Army has the best Retirement Services Program in DoD.”

**John Radke,
Chief of Army
Retirement Services**

Do You Know Anyone Who May Be Eligible for This Benefit?

**By Bill Hursh
Army Survivor Benefit Plan Program Manager**

November 18 will mark the 13th anniversary of the law that established the Annuity for Certain Military Surviving Spouses (ACMSS), also known as the “forgotten widows” benefit. Congress enacted ACMSS to provide a small annuity for the Surviving Spouses of Retirees who died before being able to participate in the Survivor Benefit Plan (SBP) or Reservists who had at least 20 qualifying years of service who died before enactment of Reserve Component SBP (RCSBP). The Surviving Spouses of Retirees who were in receipt of retired pay may be eligible if the retirement was before Sept. 21, 1972, and death was before Mar. 21, 1974. Surviving Spouses of “gray area” Reserve Retirees may be eligible if the Reservist had at least 20 qualifying years of service; would have been eligible to receive retired pay at age 60; and died before Oct. 1, 1978. In order to be eligible, the Surviving Spouse must have never remarried and cannot be eligible for any other military survivor annuity.

The current ACMSS annuity is \$229.89 per month. If a Surviving Spouse is qualified, the annuity can be paid retroactively. Although the law dates back to 1997, retroactive payments are limited to six years under a statute of limitations. Currently,

the retroactive ACMSS annuity amount is approximately \$15,600.

Since ACMSS was enacted, the Army has approved 1,266 Surviving Spouses to receive this payment. The average age of the Surviving Spouses approved for ACMSS was 89. **If you know anyone who may be eligible for this benefit, urge them to submit an application.** An ACMSS application, DD Form 2769, and assistance can be obtained by contacting the nearest Army Retirement Services Officer (RSO) or online at www.dtic.mil/whs/directives/infomgt/forms/eforms/dd2769.pdf. RSOs and contact information are listed on page 13.





ECHOES

Commentary: Army Family Action Plan, a Process for Improving Quality of Life

By LTG Rick Lynch

WASHINGTON, DC — As the Assistant Chief of Staff for Installation Management, one of the most important duties I have is overseeing the Army Family Action Plan (AFAP) process. The AFAP is the Army's grassroots effort in which members of the Army Community (Soldiers, Civilians, Families and Retirees) identify and elevate significant quality of life issues affecting the Army Community to senior leaders for action. The AFAP is also a key component of the Army Family Covenant because it gives commanders and other Army leaders insight into needs and expectations of the Army Community.

The AFAP is a voice for the Army Community to inform and partner with Army leaders to determine if we're doing the right things, whether we're doing things right and to find out what we're missing. I want you and every member of the Army community to know about the AFAP, understand how it works and become a partner in the process. The AFAP allows you to communicate with and receive feedback from the most senior military and Civilian leaders of the Army and DoD about issues important to the health and well-being of Soldiers, Civilians and Family Members.

The AFAP is a year-round process that begins on installations where representatives of the community meet in forums to identify, develop and prioritize issues they believe are important to maintain a good standard of living for the Army Community. Approximately 90 percent of the AFAP issues that emerge are resolved at the local level and result in ongoing community improvements.

However, some issues require support beyond the local level. Those issues are elevated to mid-level (Army command) AFAP conferences. Issues that require

the attention of higher-level authorities go to the HQDA AFAP Conference, where delegates from across the Army determine which issues will be worked by the Army staff.

The AFAP General Officer Steering Committee (GOSC), comprised of senior DoD officials, Army leaders and field representatives (commanders and command sergeants major), meets every six months to provide senior leader direction on action plans, milestones and issue resolution.

The AFAP website is located in Army OneSource (www.myarmyonesource.com) under Family Programs to provide the Army Community with easy one-stop-shopping for Army information, including meeting results from the most recent GOSC and previous meetings. The AFAP website has been improved by the addition of the Active Issue Search Application. This new feature allows users to search the status of all issues using several filter options, such as keywords, issue status, service component, subject, demographic group, command and more.

The Army is dedicated to building awareness of the AFAP across the Army and ensuring everyone has full access to AFAP recommendations and accomplishments and knows how to become a partner in the process.

As the ACSIM, I am committed to ensuring all AFAP recommendations are thoroughly analyzed to determine if they are realistically achievable based on factors such as Congressional support, cost and other factors. I am also committed to ensuring that the GOSC provides the Army Community with the results of our analysis and decisions as quickly as possible. This is important work. Previous recommendations submitted through the



AFAP process have had very positive and wide-reaching affects for the Army community. For example:

- ☆ **2009** - Distribution of Montgomery GI Bill benefits approved for dependents;
- ☆ **2008** - Military annual leave carryover increased from 60 to 75 days;
- ☆ **2007** - Established toll-free Wounded in Action phone number; improved communication to Families.

As you can see, the AFAP has an excellent record. Some 117 AFAP recommendations have resulted in legislative changes; 162 resulted in DA policy changes; and 178 improved programs or services.

Now that you know more about this process created to enable the Army Community to collaborate with leaders, from the installation level to Congress, *get involved!* I encourage you to go to the AFAP website (www.myarmyonesource.com, under Family Programs) and view the status of the 52 active issues. I also challenge you to become a partner with us in our continuing effort to improve our Army by contacting your garrison AFAP Program Manager within Army Community Service and becoming a volunteer, participating in an AFAP forum, or submitting an AFAP issue. Your contributions to the AFAP provide real-time information that enable commanders to respond more rapidly to resolve problems, implement good ideas, guide policy formation and enhance Soldier, Civilian and Family well-being and installation readiness.

Commentary: Army Chief of Staff's Retiree Council Working for and with You

By **LTG (Ret.) Frederick Vollrath** and **SMA (Ret.) Jack Tilley**

We are the Co-Chairs of the Chief of Staff, Army (CSA) Retiree Council. You saw the article about our annual meeting in the May-Aug, *Army Echoes*. During our annual meetings, we're briefed by leaders from DoD, the Army and the VA. We review and research Retiree issues submitted by installation Retiree Councils worldwide. After the meeting, we sit down with the Army Chief of Staff and talk about the top issues affecting Retirees and Surviving Spouses and our recommendations regarding these issues. We discuss what the Army can do for us, more than a million Retired Soldiers, Families and Surviving Spouses, and what we can do for the Army.

When the CSA Retiree Councils met for the first time in 1972, then CSA GEN William Westmoreland welcomed them, saying, "I think the fact that we have finally organized a group of Retired officers and noncommissioned officers to serve as an advisory group to the Chief of Staff — and to act as a communication link between the active leaders of the Armed Forces and the Retired community — is an important step."

The first Council members added the next step — they recommended the establishment of installation Retiree Councils. These councils became and continue to be your connection with your local installation commander and with the CSA Retiree Council. How can you make your voice heard? Get involved with your installation retiree council. **Note:** Many Retirement Services Officers (RSOs) serve a large area covering an entire state or several states. As a result, some RSOs support more than one Retiree Council. You may be far from your installation RSO but closer to one of your Retiree Councils.

Do you know your local Council members? You can meet them at your Retiree Appreciation Day (See page 9 for upcoming RADs. You'll notice that some RADs are not held on an Army installation. Ft. McCoy sponsors several RADs held throughout the area served by that RSO) and/or contact them through your Retirement Services Office (see page 13 for your RSO's contact information). Some Retirement Services Officers (RSOs) include local Council contact information in their annual Retiree newsletter or on their homepage. Get to know at least one of your representatives, share your concerns and learn about what your installation council is doing. Find out if you can attend local installation meetings. Your installation Retiree Council members represent you — they want to hear about your concerns whether they're local issues or issues involving all.

Retirees, Families and/or Surviving Spouses. Your Council raises local Retiree concerns to the installation leadership.

For Retiree issues that go beyond the local level, the installation and CSA Retiree Councils work together. Once a year, all installations Retiree Councils have the opportunity to submit issues that they feel require HQDA attention for review by the CSA Retiree Council. These issues are compiled in December so Army Retirement Services and CSA Retiree Council members can research the issues before their annual April meeting.

What are some of the Council's successes?

- ☆ **TRICARE for Life (TFL)** — Under TRICARE for Life, TRICARE and Medicare work together. Before the Council and others convinced Congress and DoD that this plan was needed, TRICARE had stopped when Medicare eligibility began.
- ☆ **Retired Soldier Pin** — The design of the current Retired Soldier pin and decal mirror the Army logo. This is as it should be. We are Retired Soldiers — we are still part of the Army. (Note: You can purchase the pin and decal at your local Exchange or online at www.aafes.com in the Exchange Online Mall under retailers, under USPT Gear.)
- ☆ **TRICARE Retiree Dental Plan** — The TRICARE Retiree Dental Plan came about not only through the efforts of the Council but also through then Retirement Services Deputy Max Beilke who wrote a Retiree dental survey, had it published in *Echoes* and compiled results from 30,772 Retirees.
- ☆ **DFAS Toll-Free Number for Overseas** — Our Council and others have been recommending this service for years. We are happy to report that DFAS is testing a toll-free number for Germany and Korea (see page 9).



- ☆ **Survivor Benefit Plan (SBP) Elimination of the reduction of the Survivor Benefit Plan annuity at age 62 Paid up SBP**

Our Council and others recommended law changes to make SBP even better by eliminating the reduction of the annuity at age 62 and by declaring a retiree paying into SBP to be "paid up" after making 30 years of payments and reaching age 70.

These were great successes, but our work will never be done. Be part of that work. Get involved.



ECHOES

Best Commissaries Honored – Is One Near You?

ATLANTA, GA — Do you have an award-winning commissary near you? The Defense Commissary Agency (DeCA) recently honored the best of the 250 commissaries around the world. DeCA's Best Commissary awards recognize overall excellence in commissary operations and service.

Winning commissaries were:

- ☆ **Best Large Commissary in the United States:** Moody Air Force Base Commissary, GA;
- ☆ **Best Small Commissary in the United States:** Ft Hunter Liggett Commissary, CA;
- ☆ **Best Large Commissary Overseas:** U.S. Army Garrison Grafenwoehr Commissary, Germany;
- ☆ **Best Small Commissary Overseas:** Sagamihara Commissary, Japan; and
- ☆ **Best Superstore:** Naval Base San Diego Commissary, CA.

Runners-up and honorable mentions were:

- ☆ **Large U.S. Commissary runner-up:** Norfolk Naval Shipyard Portsmouth Commissary, VA;
- ☆ **Small U.S. Commissary runner-up:** White Sands Missile Range Commissary, NM;
- ☆ **Large Commissary Overseas runner-up:** Camp Humphreys Commissary, South Korea;

- ☆ **Small Commissary Overseas runner-up:** Kelley Barracks Commissary, Germany;

- ☆ **Superstore runner-up:** Ft Eustis Commissary, Joint Base Langley-Eustis, VA;

- ☆ **Overseas commissary honorable mention award winners:** Andersen Air Force Base Commissary, Joint Region Marianas, Guam; Spangdahlem Air Base Commissary, Germany; and U.S. Army Garrison Schinnen Commissary, Netherlands; Fleet Activities Sasebo Commissary, Japan; Cairo Commissary, Egypt; and Garmisch Commissary, Germany; and

- ☆ **Honorable mention award winners for the Continental United States:** Keesler Air Force Base Commissary, MS; Marine Corps Air Station New River Commissary, NC; Carlisle Barracks, PA; Naval Construction Battalion Center, Gulfport Commissary, MS; Naval Air Station Whiting Field Commissary, FL; and Mountain Home Air Force Base Commissary, ID; and Ft Lewis Commissary, Joint Base Lewis-McChord, WA; Naval Amphibious Base Little Creek Commissary, VA; and Langley Air Force Base Commissary, Joint Base Langley-Eustis, VA.



New Calculations Show Commissaries Save You Even More

FT LEE, VA — Could you use an extra \$369 a month in your pocket? Here's how — shop your commissary! Acting DeCA Director and Chief Operating Officer (COO) Thomas E. Milks reports that, "Recent changes in the way savings levels are computed have shown the actual dollar value of the commissary benefit is even higher than previously reported. That is excellent news!"

Savings rates have traditionally been based on comparisons between commissary sales figures and the U.S. Department of Agriculture's moderate-cost food plan statistics, which is a continuous survey measuring household grocery store purchases. The USDA figures are based on food purchases only, while the commissary data included both food and nonfood items.

"This year, for the first time, we have broken out the nonfood items, so we're comparing apples to apples, so to speak," said Greg Kochuba, special projects chief for DeCA's sales directorate. "It's a more valid comparison of commissary prices vs. retail grocery prices and should be a more meaningful tool for our shoppers."

The overall savings percentage reported earlier this year remains at 31.7 percent. However, worldwide savings for the food-only category now stands at 32 percent, and for the nonfood category at 30.5 percent. "Translating the percentages into dollar savings is where the difference really shows," Kochuba said. Savings for a typical family of four increased from almost \$3,300 per year to more than \$4,400 per year when you include savings on nonfood items.

Education Aid for Retired Soldiers' Spouses, Surviving Spouses

The Army Emergency Relief (AER) Stateside Spouse Education Assistance Program (SSEAP) is available to spouses of active duty and Retired Soldiers, and widow(ers) of Soldiers who died either on active duty or in a retired status, and are residing in the United States. All spouses must be registered in the Defense Eligibility Enrollment Reporting System (DEERS) which can be verified at 1-800-538-9552. This program does not apply to second undergraduate or graduate degrees.

Those who receive free tuition through their jobs may not receive AER tuition assistance. They may apply for assistance with fees, supplies and books (no duplicates) for classes in which they're enrolled as full-time students that aren't covered by other funding.

Scholarship awards are based on financial need, as evidenced by the Estimated Financial Contribution (EFC) number provided on the Student Aid Report (SAR). The SSEAP scholarships for stateside students are awarded annually for up to four academic years to attend post-secondary school full time as undergraduate level students. Funds are to assist with academic expenses at the attending university/school and will be disbursed equally between the fall and spring semesters or quarters to assist with tuition, books, fees and supplies.

Scholarship funds will be paid by AER and disbursed to the college or university. Students must maintain a grade point average of at least 2.0 on a 4.0 grading scale.

Applications for the 2011-2012 academic year will be available online from Dec. 1, 2010 – Apr. 1, 2011 at www.aerhq.org. Applications must be submitted by Apr. 1, 2011. Other deadlines are in the instructions. Applications and supporting documents are not accepted by fax. Letters mailed in June 2011 will notify on-time applicants about scholarship awards.



AER Offers College Aid for Dependent Children

AER offers financial aid for full-time post secondary studies for dependent children of Active Duty and Retired Soldiers. Scholarships are awarded based on financial need, academics, leadership and achievements. Awards range from \$500 - \$3,500.

AER's MG James Ursano Scholarship Program is for full-time students at an undergraduate, technical or vocational institution accredited by the Department of Education. Funds may be used for tuition, books, fees, supplies or school room and board. Students may reapply each year and must maintain a grade point average of at least 2.0 on a 4.0 grading scale.

A student applying for 2011-2012 Academic Year (AY) must not be born before May 1, 1989. The applicant must be an unmarried dependent child of an active duty or Retired Soldier or a Soldier who died in either status. All Soldiers and students must be registered in the Defense Eligibility Enrollment Reporting System (DEERS).

You can verify the student's DEERS status at 1-800-538-9552.

Applications for the 2011-2012 AY scholarships will be available online from Dec. 1, 2010 – Apr. 1, 2011 at www.aerhq.org. Applications must be submitted by Apr. 1, 2011. Other deadlines are in the instructions. Applications and supporting documents are not accepted by fax or e-mail. Letters mailed in June 2011 will notify on-time applicants about scholarship awards.



ECHOES

Treasury Dept Changes the Way You Buy Bonds

INDIANAPOLIS, IN — The Defense Finance and Accounting Service (DFAS) stopped U.S. Savings Bond allotments processed for military personnel and military Retirees effective July 31. Allotments for federal Civilian employees ended Aug. 29. These actions followed the U.S. Treasury's decision to convert to electronic transactions through www.TreasuryDirect.gov.

DFAS customers wishing to start or continue purchasing bonds through payroll deduction will need to establish an online account with TreasuryDirect (www.treasurydirect.gov/tdhome.htm). Once you have an account in Treasury Direct, you can establish a new allotment using

the TreasuryDirect account number through your normal pay system.

If you don't have computer access or who want paper U.S. Savings Bonds, paper bonds will continue to be available and may be purchased at participating financial institutions. Check with your financial institution to see if they offer paper bonds.

According to the Treasury Department, the move to require electronic purchases of bonds is part of a larger initiative to increase customer service, security and reliability and, at the same time, reduce the costs associated with printing paper documents. The



department estimates the overall push to electronic transactions will save approximately \$400 million and 12 million pounds of paper in the first five years.

Information on purchasing Treasury securities is available at the DFAS website www.dfas.mil/news/ussavingsbondallotments.html.

DFAS Employees Terminated After Security Review

WASHINGTON, DC (AFPS) — DFAS officials terminated or indefinitely suspended 39 agency employees July 2 after they were found ineligible to meet the security requirements of their positions.

The decision was based on information gleaned from background checks conducted to ensure the employees were able to meet the security criteria of their positions. In 2005, all DFAS positions were classified, at a minimum, as "non-critical sensitive" due to employees' access to sensitive information such as Civilian, military and Retiree pay data; Social Security numbers; and banking information. The new classification called for a background check of agency employees, explained Terri McKay, DFAS director.

"Every single employee is subjected to this background check; that's from [senior executive service] to GS-15 down to the lowest-graded positions within the agency," McKay said. "It's not limited

to certain types of employees [or] certain types of positions."

The majority of DFAS employees cleared the background check without an issue, McKay said. But for most of the 39 employees, the background checks revealed a long-term "pattern" of financial mishandling coupled with personal misconduct, she added. Only a few had solely financial issues. The

financial considerations, McKay pointed out, extended far beyond a late car payment or a less-than-desirable credit score.

"This action is not going to be the result of missing a house payment or car payment — isolated incidents where maybe they're struggling a little bit," she said. "These are long-standing patterns."



DFAS is on Facebook

DFAS is now available via Facebook at www.facebook.com/#!/pages/Defense-Finance-and-Accounting-Service-DFAS/112249422145566?ref=ts. According to DFAS, not only will the site allow for greater exposure to many of the questions and concerns customers have, but will provide another communication tool for the agency to listen to the issues facing its clients and provide answers in a timely and relevant fashion. Plans call for multiple postings each week addressing such topics as military pay for Active Duty, Reserve and National Guard members; military retired and annuitant pay; federal Civilian employee pay; vendor and contractor pay; travel pay; as well as current pay-related issues.

RETIREE APPRECIATION DAYS

Retiree Appreciation Days (RADs) are designed with you in mind. They're a great source of the latest information for Retirees and Family Members in your area. RADs vary from installation to installation, but, in general, they provide an opportunity to renew acquaintances, listen to guest speakers, renew ID Cards, get medical checkups and access various other services. Some RADs include special events such as dinners or golf tournaments. For more information, contact the Retirement Services Officer (RSO) sponsoring the RAD.

UPCOMING RADs

Ft Sill, OK	Sep 16-18	(580) 442-2645
Ft Bragg, NC	Sep 17-18	(910) 396-8591
Selfridge, MI	Sep 18	(586) 239-5580
Ft Lee, VA	Sep 25	(804) 734-6555
Ft Belvoir, VA	Sep 25	(703) 805-2675
Ft Bliss, TX	Sep 25	(915) 568-5204
Ft Dix, NJ	Sep 25	(609) 562-2666
Ft Meade, MD	Oct 1	(301) 677-9603
Redstone Arsenal, AL	Oct 1-2	(256) 876-2022
Ft Hamilton, NY	Oct 2	(718) 630-4552
Jt Base Myer-Henderson Hall	Oct 8	(703) 696-5948
Schofield Barracks, HI	Oct 9	(808) 655-1585
Ft Monroe, VA	Oct 14	(757) 788-2093
Carlisle Barracks, PA	Oct 16	(717) 245-4501
Ft Carson, CO	Oct 16	(719) 526-2840
Ft Monmouth, NJ	Oct 16	(732) 532-4673
Aberdeen Prv Grd, MD	Oct 16	(410) 306-2320
Heidelberg, Germany	Oct 16	06221-57-8399
Grafenwohr, Germany	Oct 22	09641-83-8814
Schweinfurt, Germany	Oct 23	09721-96-8812
Ft Polk, LA	Oct 23	(337) 531-0363
Naval Station Great Lakes, IL	Oct 23	(847) 688-2430
Wiesbaden, Germany	Oct 26	0611-705-7668
Vicenza, Italy	Oct 28	0444-51-7405
Ft Rucker, AL	Oct 29	(334) 255-9124
Ft Hood, TX	Oct 29-30	(254) 287-5210
Ft Knox, KY	Oct 29-30	(502) 624-1765
Rock Island, IL	Oct 30	(563) 322-4823
Ft Campbell, KY	Oct 30	(270) 798-5280
Benelux	Oct 30	0032-65-44-4575
Ft Leavenworth, KS	Oct 30	(913) 684-2425
Yongsan, Korea	Oct 30	0505-730-4133
Ft Richardson, AK	Nov 6	(907) 384-3500
Ft Benning, GA	Nov 5	(706) 545-1805
Ft Huachuca, AZ	Nov 6	(520) 533-5733
Ft Detrick, MD	Nov 10	(301) 619-9948
Ft Benjamin Harrison, IN	Nov 13	(317) 773-2275



DFAS Testing Toll-Free Number Overseas

In an effort to improve customer service, DFAS Retired and Annuitant Pay is testing a new toll-free phone number for military retirees and annuitants in Germany and Korea. In Germany, the toll-free phone number is 0800-5891634. In Korea, the toll-free phone number is 00798 14 800-8107. Contact Center hours are 7 a.m. to 7:30 p.m. Eastern Time, which is 1 p.m. to 1:30 a.m. in Germany and 8 p.m. – 8:30 a.m. in the Republic of Korea.

Customers who need help outside of the call center hours may submit queries online at www.dfas.mil/rapay.html (click on the Questions and Comments link) or use the Interactive Voice Response System.

This three-month test which began in July will measure use, customer satisfaction and cost effectiveness. If the trial is successful, DFAS plans to continue providing the toll-free number in Germany and Korea and possibly expand the service to other regions.

Please share this number with other military retirees and surviving spouses in Germany and Korea. Feedback to DFAS is invaluable during this test period, especially if there are any problems using the toll-free number.

TRICARE for 'Gray Area' Reserve Retirees

FALLS CHURCH, VA — TRICARE Retired Reserve, a program being launched in the fall, will allow certain "gray area" retired National Guard and Reserve personnel, who are not yet age 60, the opportunity to purchase TRICARE health coverage. Under TRICARE Retired Reserve, TRICARE Standard and Extra coverage will be available for purchase to "gray area" retirees. Other details involving specific eligibility rules, coverage and costs are still being coordinated and finalized. Potential beneficiaries who would like to be among the first to know about final details for TRICARE Retired Reserve are encouraged to sign up for e-mail updates from TRICARE. Visit www.tricare.mil/subscriptions and sign up for "Benefit Changes" for "Retired National Guard and Reserve Member."

Veterans mark the 60th anniversary of the start of the Korean War.



ECHOES

Army Works to Right Wrongs at Arlington, Secretary Says



WASHINGTON, DC (AFPS) — The Army is taking every measure possible to fix the problems at Arlington National Cemetery, and it should continue to manage the nation's "most hallowed ground," Army Secretary John M. McHugh told a congressional committee, June 30.

The top two officials in charge of the cemetery were disciplined in June after an Army investigation found the cemetery's management to be dysfunctional.

"For 146 years, the Army has proudly served in the administration of this hallowed ground," McHugh told the House Armed Services Committee. "Clearly, we lost that commitment and that record of success. I want to pledge that the Army is doing everything necessary and possible to right these unimaginable, unacceptable wrongs."

McHugh, a former congressman who served as the committee's ranking member before being appointed Army Secretary in September 2009, outlined the measures he has taken since Army Inspector General LTG R. Steven Whitcomb issued a June 8 report identifying 76 deficiencies at the cemetery and 101 recommendations for change.

McHugh said he has ordered structural and leadership changes, including rescinding "fractured, unmanageable oversight" in the cemetery's superintendent and deputy superintendent and appointing Kathryn Condon, a senior Army Civilian executive, to a new position of executive director of the Arlington National Cemeteries Program.

The Secretary also said he has established an Arlington National Cemetery oversight group, and an advisory commission that is headed by former U.S. Sens. Robert Dole and Max Cleland, both war Veterans. Veterans Affairs Secretary Eric K. Shinseki has detailed two officials with the VA's National Cemetery Administration to help with the overhaul.

McHugh rejected a suggestion that Arlington be turned over to the National Cemetery Administration. "I'm not sure it's the fair thing to do to burden other agencies with the stresses of the United States Army," he said. "For over a century and a half, the Army has helped to polish its reputation [at Arlington], but clearly that record has been tarnished. We will work as hard as possible to [fix] what we consider an Army problem."

Veterans Medallion Available for Order for Private Cemeteries

WASHINGTON, DC — The Department of Veterans Affairs (VA) is offering bronze medallions to attach to existing, privately purchased headstones or markers, signifying a deceased's status as a Veteran.

Each service has its own medallion. The new item can be furnished instead of a traditional government headstone or marker for Veterans whose death occurred on or after Nov. 1, 1990, and whose grave in a private cemetery is marked with a privately purchased headstone or marker.

Under federal law, eligible Veterans buried in a private cemetery are entitled to either a government-furnished grave marker or the new medallion, but not both. Veterans buried in a national or state Veterans cemetery will receive a government headstone or marker of the standard design authorized at that cemetery.



The new medallions will be available only to Veterans buried in private cemeteries without a government headstone or marker.

Families of eligible decedents may also order a memorial headstone or marker when remains are not available for interment.

The medallion is available in three sizes: 5 inches, 3 inches and 1 ½ inches in width. Each medallion features the image of a folded burial flag adorned with laurels and is inscribed with the word "Veteran" at the top and the branch of service at the bottom. Next of kin will receive the medallion, along with a kit that will allow the Family or the staff of a private cemetery to affix the medallion to a headstone, grave marker, mausoleum or columbarium niche cover.

VA is developing an application form for ordering the medallion. Until it is available, applicants may use the form for ordering government headstones and markers, VA Form 40-1330. Instructions on how to apply for a medallion are at www.cem.va.gov/hm_hm.asp.

You can get information on VA burial benefits from national cemetery offices, at www.cem.va.gov or by calling VA regional offices toll-free at 1-800-827-1000.

VA Makes Filing Claims Easier and Faster for Veterans

WASHINGTON, DC — The VA is reducing the paperwork and expediting the process for Veterans seeking compensation for disabilities related to their military service as part of an effort to break the back of the backlog by Secretary of Veterans Affairs Eric K. Shinseki.

VA has shortened application forms to reduce paperwork for Veterans. The new forms, available at www.va.gov/vaforms, include:

- ☆ A shortened VA Form 21-526 for Veterans applying for the first time to VA for disability compensation or pension benefits. This form has been cut in half — from 23 to 10 pages. It is available to Veterans via Web download, and through VA's online claim-filing process at www.vabenefits.vba.va.gov/vonapp/main.asp.
- ☆ VA Form 21-526b for Veterans seeking increased benefits for conditions already determined by VA to be service-connected. This new form more clearly describes the information needed to support claims for increased benefits.

To make the claims process faster, VA has also introduced two forms for Veterans participating in their new Fully Developed Claim (FDC) program, one of the fastest means to receive a claims decision. Gathering the information needed to support a Veteran's disability claim often takes the largest portion of the processing time. If VA receives all of the available evidence when the claim is submitted, the remaining steps in the claims-decision process can be

expedited without compromising quality.

To participate in the FDC program, Veterans should complete and submit an FDC Certification and VA Form 21-526EZ, "Fully Developed Claim (Compensation)," for a compensation claim, or a VA Form 21-527EZ, "Fully Developed Claim (Pension)," for a pension claim.



The forms were designed specifically for the FDC program. These six-page application forms include notification to applicants of all information and evidence necessary to "fully develop" and substantiate their claims. With this notification, Veterans and their representatives can "fully develop" their claims before submission to VA for processing.

Along with the application and certification, Veterans must also submit all relevant and pertinent evidence to "fully develop" their claims. A claim submitted as "fully developed" may still require some additional evidence to be obtained by VA, to include certain federal records and a VA medical examination.

For additional information, go to www.va.gov or call VA's toll free benefits number at 1-800-827-1000.

VA Launches Development of New Online Claims System



WASHINGTON, DC — Secretary Shinseki has announced plans to develop a fully automated, online system for handling Veterans'

disability compensation claims. More than a simple digitization of existing paper-based claims, the new system is part of VA's modernization of the end-to-end processing workflow. Automation will substantially reduce processing time and increase accuracy while simplifying

the way Veterans interact with the claims process.

"This new program accelerates our effort to eliminate the claims backlog through automation and modernization of our systems," said Secretary Shinseki. "It's another step in transforming VA into a 21st-Century department that better serves our Veterans."

Veterans exposed to herbicides while serving in the Republic of Vietnam who today have B-cell leukemia (hairy-cell leukemia), Parkinson's disease or ischemic heart disease are slated to be the first users of the automated system.

The final regulation implementing the presumption of service connection for these three diseases is poised to become effective later this year. While the first use of the new system will be limited to this pending subset of disabilities, usage will expand over time to include claims for other conditions.

The new system will guide Veterans through automated, program-assisted menus to capture the information and medical evidence that will drive faster claims decisions. In the initial configuration, VA estimates the new system may assist as many as 100,000 Veterans.



ECHOES

Pay TRICARE Enrollment Fees Electronically

FALLS CHURCH, VA — TRICARE Prime beneficiaries can choose to pay annual enrollment fee installment payments electronically. Of course, mail-in payments will always be accepted and pay-by-phone is also offered.

TRICARE Prime beneficiaries can pay electronically two ways — by direct withdrawal from their retirement pay allotment or by creating an electronic funds transfer (EFT) linked to a bank account.

Beneficiaries can visit their regional health care contractor's website to download and fill out the required Enrollment Fee Allotment Authorization letter or EFT Payment Authorization form to get started; then mail the completed form back to their regional health care

contractor. The system does not allow electronic form submissions.

Once forms are received and authorized, TRICARE Prime enrollment fees will be automatically deducted from the beneficiary's retirement pay or bank account monthly. In all regions, a quarterly payment is required first, before establishing a monthly payment option. The beneficiary has to pay three months up front, before he or she can start making monthly payments. For convenience, beneficiaries are able to view online payment history and claims status at any time.

You can check with your regional health care contractor's website for more information.

Health Net Federal Services (North Region)

www.hnfs.net/bene/enrollment/fees/Enrollment+Fees-Payments.htm

Humana Military Healthcare Services (South Region)

www.humanamilitary.com/south/bene/billing-enrollment/PaymentOptions.asp

TriWest Healthcare Alliance (West Region)

www.triwest.com/epay

Connect with TRICARE on Facebook and Twitter at www.facebook.com/tricare and www.twitter.com/tricare.

Call it Quits with New TRICARE Smoking Quitline



FALLS CHURCH, VA — TRICARE's Smoking Quitline is accepting

calls! All non-Medicare eligible TRICARE beneficiaries within the U.S. can get help going "smoke-free" by calling the toll-free quitline 24 hours a day, seven days a week, including weekends and holidays.

Beneficiaries living in the TRICARE South Region can call 877-414-9949. Those living in the North Region can call 866-459-8766 and those living in the West Region can call 866-244-6870.

TRICARE's Smoking Quitline is a telephone support and referral service. Callers will be assessed and receive guidance for a smoking cessation plan that fits their smoking habits. Cessation materials can also be provided through U.S. mail upon request.

Although the new TRICARE Smoking Quitline is geared toward smoking

cessation only, any TRICARE beneficiaries who want to quit using tobacco, including the smokeless kind, can get support through DoD's Quit Tobacco website, www.ucanquit2.org.

Ucanquit2 offers interactive, Web-based tobacco cessation training along with live, real-time encouragement from trained tobacco cessation coaches via the 24/7 "chat" feature. Users can exchange information through the website's blog and electronic bulletin board and link to the website's Twitter, Facebook, MySpace and YouTube pages. The site was originally designed for young Soldiers.

Many military treatment facilities offer smoking cessation programs and beneficiaries should check locally for more information on those programs.

Medicare-eligible beneficiaries are reminded they may be eligible for smoking cessation benefits through Medicare Part B. Check for more information at www.medicare.gov.

TFL & Nursing Homes

(from pg. 16)

Medicare and TRICARE cover medically-necessary skilled nursing care and rehabilitative therapies, including room and board, prescription medication and laboratory work, which are provided in the skilled nursing facility. However, Medicare covers only the first 100 days of skilled nursing facility care, while TRICARE For Life covers treatment as long as it is medically necessary and is a TRICARE-covered service.

For skilled nursing care benefits to be covered, the facility must be Medicare-certified and enter into a participation agreement with TRICARE. Beneficiaries must have a qualifying hospital stay of at least three consecutive days, not including the day of discharge. Beneficiaries must also enter the skilled nursing facility within 30 days of being discharged from the hospital and the care must meet TRICARE medical necessity guidelines.

Do you have questions on benefits, SBP, Retiree Appreciation Days or anything else retirement-related? Then contact the RSO for your area or go to the Army Retirement Services website www.armyg1.army.mil/retire (Note: That's the number 1 after the g).

STATE/TERRITORY RSOs

(states/territories without Army installations list the RSO serving that area)

ALABAMA

- Redstone Arsenal (256) 876-2022 cynthia.anderson1@redstone.army.mil
- Ft Rucker (334) 255-9124 ruck.retirees@conus.army.mil

ALASKA

- Ft Richardson 1-800-478-7384 (AK only) (907) 384-3500 rso@richardson.army.mil
- Ft Wainwright (907) 353-2102 fwarso@wainwright.army.mil

ARIZONA

- Ft Huachuca (520) 533-5733 FtHuachucaRSO@hua.army.mil

ARKANSAS

Ft Sill, OK

CALIFORNIA

Presidio of Monterey (831) 242-5976 fernando.casao@us.army.mil

COLORADO

Ft Carson (719) 526-2840 retirement-services@carson.army.mil

CONNECTICUT

West Point, NY

DELAWARE

Ft Meade, MD

D.C.

Ft Myer, VA

FLORIDA

- Central & West MacDill AFB (813) 828-0163 army.rso@macdill.af.mil
- Rest of FL Ft Stewart, GA

GEORGIA

- Ft Benning (706) 545-1805 benn.g1hrd.rso@benning.army.mil
- Ft Gordon (706) 791-1914 angela.gaston@us.army.mil
- Ft McPherson (404) 464-3219 rso.mcperson@forscom.army.mil
- Ft Stewart (912) 767-5013 rso@stewart.army.mil

HAWAII

Schofield Barracks (808) 655-1514 rso@schofield.army.mil

IDAHO

Ft Carson, CO, or Ft Lewis, WA

ILLINOIS

Ft L. Wood, MO; Ft McCoy, WI; Ft Knox, KY

INDIANA

Ft Knox, KY

IOWA

Ft McCoy, WI

KANSAS

- Ft Leavenworth (913) 684-2425 Leav-RSO@conus.army.mil
- Ft Riley (785) 239-3320 rso@riley.army.mil

KENTUCKY

- Ft Campbell (270) 798-5280 camp.retire@conus.army.mil
- Ft Knox (502) 624-1765 knox.rso@conus.army.mil

LOUISIANA

Ft Polk (337) 531-0363 polk_rso@conus.army.mil

MAINE

Ft Drum, NY

MARYLAND

- Aberdeen Pr. Grd. (410) 306-2320 imnearpghr@apg.army.mil
- Ft Meade (301) 677-9603 mderso@conus.army.mil

MASSACHUSETTS

West Point, NY

MICHIGAN

- Ft McCoy, WI
- Lower MI Selfridge ANGB (586) 239-5580 (or Ft McCoy)

MINNESOTA

Ft McCoy, WI

MISSISSIPPI

Ft Rucker, AL

MISSOURI

Ft Leonard Wood (573) 596-0947 leon.agretsvcs@conus.army.mil

MONTANA

Ft Lewis, WA

NEBRASKA

Ft Riley, KS

NEVADA

Presidio of Monterey, CA

NEW HAMP.

Ft Drum, NY

NEW JERSEY

- Ft Dix (609) 562-2666 rsodix@conus.army.mil
- Ft Monmouth (732) 532-4673 jacqueline.moura@us.army.mil

NEW MEXICO

Ft Bliss, TX

NEW YORK

- Ft Drum (315) 772-6434 drum.rso@conus.army.mil
- Ft Hamilton (718) 630-4552 hamilton.rso@conus.army.mil
- Watervliet-Wed/Thurs (518) 266-5810 wvarso@gmail.com
- West Point (845) 938-4217 rso@usma.army.mil

NO. CAROLINA

Ft Bragg (910) 396-5304 bragg_rso@conus.army.mil

NO. DAKOTA

Ft Riley, KS

OHIO

Ft Knox, KY

OKLAHOMA

Ft Sill (580) 442-2645 rso.sill@conus.army.mil

OREGON

Ft Lewis, WA

PENNSYLVANIA

- Carlisle Barracks (717) 245-4501 carl_rso@conus.army.mil
- Tobyhanna Army Depot (Tues/Wed/Thurs) (570) 895-7409 Tobyhanna.rso@us.army.mil

RHODE ISLAND

West Point, NY

SO. CAROLINA

Ft Jackson (803) 751-6715 FJrso@conus.army.mil

SO. DAKOTA

Ft Riley, KS

TENNESSEE

Ft Campbell, KY

TEXAS

- Ft Bliss (915) 568-5204 BlissRSO@conus.army.mil
- Ft Hood (254) 287-5210 hood.dhr.iag.retsvcs@conus.army.mil
- Ft Sam Houston (210) 221-9004 rso@samhouston.army.mil

UTAH

Ft Carson, CO

VERMONT

Ft Drum, NY

VIRGINIA

- Ft Belvoir (703) 805-2675 gwendolyn.lott@us.army.mil
- Ft Eustis (757) 878-3648 eustis.rso@conus.army.mil
- Ft Lee (804) 734-6555 leeearmarso@conus.army.mil
- Ft Monroe (757) 788-2093 monr.fmrtsvcff@conus.army.mil
- Ft Myer (703) 696-5948 fmmc-rso@conus.army.mil

W. VIRGINIA

Ft Knox, KY

WASHINGTON

Ft Lewis (253) 966-5884 lewisrso@conus.army.mil

WISCONSIN

Ft McCoy 1-800-452-0923 bill.g.walters@us.army.mil

WYOMING

Ft Carson, CO

PUERTO RICO

Ft Buchanan (787) 707-3842 santiago.santiago@conus.army.mil

OVERSEAS RSOs

Europe

06202-80-6029 RSOAE@eur.army.mil

Germany

Ansbach

0981-183-3301 RSOAnsbach@eur.army.mil

Bamberg

0951-300-9181 RSOBA@eur.army.mil

Baumholder

06783-6-6080 RSOBaumholder@eur.army.mil

Grafenwoehr

09641-83-8814 IMAE-GRAF.RSO@eur.army.mil

Heidelberg

06221-57-8399 RSOHD@eur.army.mil

Kaiserslautern

0631-411-7333 RSOKL@eur.army.mil

Mannheim

0621-730-3371 RSOMA@eur.army.mil

Schweinfurt

09721-96-8812 RSO.Schweinfurt@eur.army.mil

Stuttgart

07031-15-3442 usag-s.rsc@eur.army.mil

Wiesbaden

0611-705-5338 RSOWiesbaden@eur.army.mil

Belgium

0032-65-44-6238 RSO.usagbenelux@eur.army.mil

England

see Kaiserslautern Italy/So. Europe/Africa/Mid-East

Vicenza

0444-71-7262 RSOVicenza@eur.armymil

Netherlands

0031-46-443-7320 RSO.Schinnen@eur.army.mil

Japan

046-407-3940 RSO@zama.army.mil

Okinawa

06117-44-4186 RSO@okinawa.army.mil

Korea

0505-730-4133 RSO@korea.army.mil

GUARD AND RESERVE RSO

Human Resources Command office serving all Guard and Reserve Retired Soldiers and their Families
 1-800-318-5298 • (314) 592-0123, press 0 • sheila.dorsey@us.army.mil or stephen.welch@us.army.mil
 Human Resources Command is completing its move to Ft Knox, KY. We do not have new phone numbers yet.
 These numbers were still working as we went to press.

Army Retirement Services: <http://www.armyg1.army.mil/retire>

Army Echoes: <http://www.armyg1.army.mil/rso/echoes.asp>

Address Change: See boxes on pg. 15. DON'T send to *Echoes*.

Armed Forces Retirement Home: 1-800-422-9988; 3700 N Capitol St, NW; Washington, DC 20011-8400; Gulfport, MS, will reopen in October
<http://www.afrh.gov>

Army & Air Force Exchange Service: <http://www.aafes.com>

Army Career & Alumni Program: <http://www.acap.army.mil>

Army Emergency Relief: 1-866-878-6378; 703-428-0000;
<http://www.aerhq.org>

Army Homepage: <http://www.army.mil>

Army Knowledge Online: <https://www.us.army.mil>

Combat-Related Special Compensation: 1-866-281-3254;
<http://www.crsc.army.mil>; FAX – 877-368-9208 (or 703-325-2956)

Concurrent Retirement & Disability Payment: 1-800-321-1080,
<http://www.dfas.mil>, under “Retired Pay”

Death – Report a Retired Soldier's Death: Call local Installation Casualty Assistance Office or HQDA Casualty Operations Center, 1-800-626-3317; from overseas, call 502-613-3317 collect.
<https://www.hrc.army.mil/site/active/tagd/cmaoc/cmaoc.htm>

Arlington National Cemetery: 703-607-8585;
<http://www.arlingtoncemetery.org>

DEERS: 1-800-538-9552; 831-583-2500
ID card records update in case of death or divorce: Contact nearest ID card facility: <http://www.dmdc.osd.mil/rsl/owa/home>

Defense Commissary Agency: <http://www.commissaries.com>

Dental Plan: 1-888-838-8737; <http://www.TRDP.org>

Gulf War Homepage: <http://www.gulfink.osd.mil>

Health Beneficiary Counseling Assistance Coordinator:
<http://www.tricare.mil/bcacdcao>, or contact nearest military medical facility.

Records – Replace DD Form 214, awards: <http://vetrecs.archives.gov>
National Personnel Records Center (Military Personnel Records); 9700 Page Ave.; St. Louis, MO 63132-5100



Retired Army decal and pin: Can be purchased at the Retiree corner of your nearest AAFES stores or online at <http://www.aafes.com>, click on “Exchange Online Mall” then “retailers”; choose USPT Gear, then choose Retired gear. You will need to log on.

Space-available travel: <http://www.amc.af.mil/amctravel/index.asp>

Pay/SBP Inquiries <http://www.dfas.mil>

Pay inquiries and update of pay or SBP records in case of death, divorce or remarriage:

Retiree Defense Finance and Accounting Service; U.S. Military Retirement Pay; PO Box 7130; London, KY 40742-7130
1-800-321-1080, 216-522-5955

SBP/RSFPP annuitant Defense Finance and Accounting Service; U.S. Military Annuitant Pay; PO Box 7131; London, KY 40742-7131 1-800-321-1080; 216-522-5955

Pay Center FAX numbers: (Retiree) 1-800-469-6559;
(216) 522-5955 (SBP/RSFPP annuitant) 1-800-982-8459

Online account access: <https://mypay.dfas.mil>

Online contact info (includes e-mail link):
<http://www.dfas.mil/Retiredpay/contactus.html>

myPay customer service:
1-888-DFAS411 or 1-888-332-7411, Commercial 216-522-5096, or DSN 580-5096.

Social Security <http://www.ssa.gov>; 1-800-772-1213

(If overseas, contact the American Embassy/consulate, or go to <http://www.ssa.gov/foreign/phones.html> or FAX 410-597-1800.)
Medicare <http://www.medicare.gov>; 1-800-633-4227

Reserve <https://www.hrc.army.mil/site/reserve>
(requires Army Knowledge Online login)

Reserve Benefits: 1-800-318-5298; 314-592-0553

Application for Reserve Retired Pay: (You should receive packet at age 58.) to HRC; ATTN: AHRC-PDR-RCR; 1600 SPEARHEAD DIVISION AVENUE, DEPT 420 FT. KNOX, KY 40122-5402

Retiree Mobilization: As this team completes its move to Ft Knox, go to https://www.hrc.army.mil/site/Reserve/soldierservices/mobilization/retireemob_vol.htm for information

VA <http://www.va.gov>

Regional Offices: 1-800-827-1000 (Retirees overseas should contact the American Embassy/consulate); TDD (Telecomm. Device for Deaf) 1-800-829-4833

Insurance: VA Regional Office and Insurance Center; PO Box 7208 (claims inquiries); PO Box 7327 (loans); PO Box 7787 (payments); Philadelphia, PA 19101; 1-800-669-8477

Health Care Benefits: 1-877-222-8387

Grave Information: 1-800-697-6947

GI Bill: 1-888-442-4551

TRICARE Information <http://www.tricare.mil>

TRICARE North: 1-877-TRICARE; <https://www.hnfs.net/bene/home/>; CT, DC, DE, IL, IN, KY, MA, MD, ME, MI, NC, NH, NJ, NY, OH, PA, RI, VT, VA, WI, WV, some ZIPs in IA, MO, TN

TRICARE South: 1-800-444-5445; <http://www.humanamilitary.com/home.htm>; AL, AR, FL, GA, LA, MS, OK, SC, TN (except 35 TN ZIP codes near Ft Campbell), and TX (except the extreme SW El Paso area)

TRICARE West: 1-888-TRIWEST;
<https://www.triwest.com/triwest/default.html>; AK, AZ, CA, CO, HI, ID, IA (except 82 Iowa ZIP codes near Rock Island, IL) KS, MO (except the St. Louis area), MN, MT, ND, NE, NM, NV, OR, SD, SW TX, UT, WA, WY

TRICARE Overseas: 1-888-777-8343;
<http://www.tricare.mil/overseas/index.cfm>

TRICARE for Life: 1-866-773-0404; (TDD for hearing impaired 1-866-773-0405); <http://www.tricare.mil/tfl/default.cfm>

TRICARE Mail Order Pharmacy: 1-866-363-8667;
<http://www.tricare.mil/pharmacy/tmop.cfm>

TRICARE Retail Pharmacy: 1-866-363-8779;
<http://www.express-scripts.com>.
Email: tricare_help@otsg.amedd.army.mil

Recreation Centers <http://www.armymwr.com>

Cape Henry Inn and Beach Club: 757-422-8818, FAX: 757-422-6397
<http://www.capehenryinn.com>

Hale Koa Hotel, Hawaii: 808-955-9424, 1-800-367-6027;
FAX 1-800-425-3329) <http://halekoa.com>

Eidelweiss Resort, Bavaria: 011-49-8821-9440;
FAX 011-49-8821-944-4135
<http://www.edelweisslodgeandresort.com>

Shades of Green, FL: 888-593-2242; 407-824-3665
<http://www.shadesofgreen.org/reservations.htm>

Dragon Hill, Korea: 011-822-790-0016; FAX 011-822-790-1576;
reservations@dhl.korea.army.mil

Sister Service Retiree Publications

Air Force Afterburner: <http://www.Retirees.af.mil/afterburner/>

Coast Guard Evening Colors: <http://www.uscg.mil/ppc/retnews/>

Marine Corps Semper Fi: <https://www.manpower.usmc.mil>, then click on “Semper Fidelis Online” under “News and Features”

Navy Shift Colors: <http://www.npc.navy.mil/ReferenceLibrary/Publications>

How to Change Your Address

Echoes is mailed using correspondence addresses supplied by:

- ☆ **For those in receipt of retired pay or an annuity** – DFAS – Cleveland, OH
- ☆ **For those who will begin to receive retired pay at age 60** – the Army Human Resources Command (HRC) – Ft Knox, KY

You must use the contact information provided in the boxes below to make address changes. If you write or fax your address change, you must include your Social Security number on every page and you must sign your address change request.

Mobilization: For mobilization purposes, **ALL** Retired Soldiers should report address and phone number changes as well as changes in your ability to serve (physical condition) to HRC – Ft Knox, KY using the contact info below.

Note: Some contact information has not yet been determined as the move to Ft Knox is being completed.

Note: The Army Echoes Editor cannot make address changes!



The Armed Forces Retirement Home (AFRH)-Gulfport, MS will re-open in October. The facility has been rebuilt after being severely damaged by Hurricane Katrina. Both AFRH-Gulfport and AFRH-Washington have waiting lists. If you wish to be added to the AFRH waiting list, you must submit a completed application to include a medical examination and functional assessment. As a room becomes available at either facility, AFRH contacts those with approved applications, in order of their approval dates, for move in. If AFRH calls you before you're ready to move, you'll remain on the waiting list with your original approval date. For information, go to www.afrh.gov or call 800-422-9988.

Update Your Retired Pay File Information

If in receipt of or entitled to retired pay, mail to:

Defense Finance and Accounting Service
U.S. Military Retired Pay
PO Box 7130
London, KY 40742-7130
Phone: 1-800-321-1080 or
(216) 522-5955; FAX: 1-800-469-6559
(put SSN on all pages)

Remember: You are responsible for updating your retired pay file information at DFAS-CL, using the KY mailing address below, within one year of the event if you marry, remarry, have a child, are widowed or divorced and need to make or update a Survivor Benefit Plan (SBP) election.

If in receipt of or entitled to SBP/RSFP annuity, mail to:

Defense Finance and Accounting Service
U.S. Military Annuitant Pay
PO Box 7131
London, KY 40742-7131
Phone: 1-800-321-1080 or
(216) 522-5955; FAX: 1-800-982-8459
(put SSN on all pages)

If a Retired Reservist not yet 60, mail to:

**U.S. ARMY HUMAN RESOURCES
COMMAND—FT. KNOX
ATTN: AHRC-PDR-RCR
1600 SPEARHEAD DIVISION AVENUE
DEPT 420
FT KNOX, KY 40122-5402
1-800-318-5298
Since the move to Ft Knox is still
underway, new phone and FAX numbers
were not available as we went to press.**

Not Updating Retired Pay Records Can Cost Benefits

Too often, we hear about Survivors who were denied benefits because the Retired Soldier did not update retired pay records after getting married, divorced, remarried, being widowed or gaining a child.

We hear from Surviving Spouses who did not receive the retired pay for the days of the last month the Retired Soldier was alive because this money went to the person the Soldier had chosen at retirement.

We hear from former spouses who lost Survivor Benefit Plan (SBP) benefits because neither the former spouse nor the Retired Soldier notified DFAS within a year of the court order that awarded former spouse SBP.

We also hear from spouses of Retirees, married after retirement, who assumed they had SBP coverage. However, if the Retiree did not take the required action within one year of marriage, the spouse may have no SBP coverage.

To make sure your spouse (or former spouse) is prepared, keep a file with information that will be needed when you die. Make sure your spouse (or former spouse) knows what benefits to expect or not to expect.

Keep this article as a reminder to update your retired pay records if your status changes.

TRICARE Preauthorization for Skilled Nursing Facilities

FALLS CHURCH, VA — A new requirement means that skilled nursing facilities will have to preauthorize care provided to Medicare-eligible TRICARE beneficiaries once Medicare benefits are exhausted and TRICARE becomes the primary health coverage.

Preauthorization is only required for skilled nursing facility care when medically-

necessary skilled nursing services extend beyond Medicare's 100-day limit and TRICARE becomes the primary payer for a beneficiary.

Since medical documentation must be submitted, the preauthorization is requested by the skilled nursing facility and should not be a burden to beneficiaries or their families.

In fact, since a TRICARE coverage determination will be provided prior to extended lengths of care being incurred, dual-eligible beneficiaries of Medicare and TRICARE will have the benefit of better planning for their extended health care needs.

(Pls. see pg. 12)



Army Retirement Services
ATTN: DAPE-HR-RSO
Alexandria VA 22332-0470
OFFICIAL BUSINESS

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US Postage
PAID
Carol Stream, IL
Permit # 1534



VA Simplifies Access to Health Care, Benefits for Veterans with PTSD

WASHINGTON, DC — Secretary of Veterans Affairs Eric K. Shinseki announced a critical step in providing an easier process for Veterans seeking health care and disability compensation for Post-Traumatic Stress Disorder (PTSD), with the publication of a final regulation in the Federal Register.

By publishing a final regulation in the Federal Register to simplify the process for a Veteran to claim service-connection for PTSD, VA reduces the evidence needed if the trauma claimed by a Veteran is related to fear of hostile military or terrorist activity and is consistent with the places, types and circumstances of the Veteran's service.

This science-based regulation relies on evidence that concluded that a Veteran's deployment to a war zone is linked to an increased risk of PTSD.

Under the new rule, VA would not require corroboration of a stressor related to fear of hostile military or terrorist activity if a VA doctor confirms that the stressful experience recalled by a Veteran adequately supports a diagnosis of PTSD and the Veteran's symptoms are related to the claimed stressor.

Previously, claims adjudicators were required to corroborate that a non-combat Veteran actually experienced a stressor

related to hostile military activity. This final rule simplifies the development for these cases.

VA expects this rulemaking to decrease the time it takes VA to decide access to care and claims for Veterans falling under the revised criteria. More than 400,000 Veterans receiving compensation benefits have conditions determined to be service connected for PTSD. Combined with VA's shorter claims form, VA's new streamlined, science-based regulation allows for faster and more accurate decisions that also expedite access to medical care and other benefits for Veterans.

PTSD is a medically recognized anxiety disorder that can develop from seeing or experiencing an event that involves actual or threatened death or serious injury to which a person responds with intense fear, helplessness or horror, and is not uncommon among war Veterans.

Disability compensation is a tax-free benefit paid to a Veteran for disabilities that are a result of — or made worse by — injuries or diseases associated with active service.

For additional information, go to www.va.gov or call VA's toll-free benefits number at 1-800-827-1000.